

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA  
MACON DIVISION**

In re:	§	Case No. 22-51030
	§	
CHARLES MICHAEL BLIZZARD	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Walter W. Kelley, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$7,339.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$13,282.46	Claims Discharged Without Payment:	\$108,764.31
Total Expenses of Administration:	\$20,883.97		

3) Total gross receipts of \$34,166.43 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$34,166.43 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from <b>Exhibit 4</b> )	NA	\$20,883.97	\$20,883.97	\$20,883.97
Prior Chapter Admin. Fees and Charges (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From <b>Exhibit 6</b> )	\$6,824.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from <b>Exhibit 7</b> )	\$115,532.00	\$17,917.77	\$17,917.77	\$13,282.46
<b>Total Disbursements</b>	\$122,356.00	\$38,801.74	\$38,801.74	\$34,166.43

4). This case was originally filed under chapter 7 on 09/07/2022. The case was pending for 33 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/13/2025

By: /s/ Walter W. Kelley  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
108 Cotswold Drive, Forsyth, GA	1210-000	\$34,100.00
Property tax credit	1290-000	\$66.43
<b>TOTAL GROSS RECEIPTS</b>		<b>\$34,166.43</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

NONE

**EXHIBIT 3 – SECURED CLAIMS**

NONE

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Walter W. Kelley, Trustee	2100-000	NA	\$4,166.64	\$4,166.64	\$4,166.64
Walter W. Kelley, Trustee	2200-000	NA	\$35.18	\$35.18	\$35.18
2024 County taxes	2820-000	NA	\$324.18	\$324.18	\$324.18
Georgia Department of Revenue	2820-000	NA	\$9.00	\$9.00	\$9.00
Kelley & Lovett fees, Attorney for Trustee	3110-000	NA	\$11,000.00	\$11,000.00	\$11,000.00
Kelley & Lovett expenses, Attorney for Trustee	3120-000	NA	\$73.97	\$73.97	\$73.97
Garland, Williams & Associates, P.C., Accountant for Trustee	3410-000	NA	\$675.00	\$675.00	\$675.00
Wiregrass Auction Group, Inc. fees, Auctioneer for Trustee	3610-000	NA	\$3,100.00	\$3,100.00	\$3,100.00
Wiregrass Auction Group, Inc. expenses, Other Professional	3992-000	NA	\$1,500.00	\$1,500.00	\$1,500.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	<b>\$20,883.97</b>	<b>\$20,883.97</b>	<b>\$20,883.97</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Internal Revenue Service	5800-000	\$6,824.00	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$6,824.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	\$11,956.00	\$11,574.67	\$11,574.67	\$8,580.31
2	Midland Credit Management, Inc.	7100-000	\$680.00	\$689.53	\$689.53	\$511.15
3	Midland Credit Management, Inc.	7100-000	\$927.00	\$927.54	\$927.54	\$687.59
4	Midland Credit Management, Inc.	7100-000	\$964.00	\$964.93	\$964.93	\$715.30
5	Republic Finance, LLC	7100-000	\$3,700.00	\$3,761.10	\$3,761.10	\$2,788.11
	Capital One Bank	7100-000	\$2,032.00	\$0.00	\$0.00	\$0.00
	CB Indigo	7100-000	\$565.00	\$0.00	\$0.00	\$0.00
	FedLoan Servicing	7100-000	\$70,006.00	\$0.00	\$0.00	\$0.00
	First Premier Bank	7100-000	\$797.00	\$0.00	\$0.00	\$0.00
	First Premier Bank	7100-000	\$902.00	\$0.00	\$0.00	\$0.00
	First Savings Credit Card	7100-000	\$895.00	\$0.00	\$0.00	\$0.00
	Fortiva Credit Card	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Lendmark Financial Service	7100-000	\$7,686.00	\$0.00	\$0.00	\$0.00
	Mercury Card/FB&T	7100-000	\$4,084.00	\$0.00	\$0.00	\$0.00
	Onemain Financial	7100-000	\$10,032.00	\$0.00	\$0.00	\$0.00
	The Bank of Missouri/Millstone	7100-000	\$306.00	\$0.00	\$0.00	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$115,532.00	\$17,917.77	\$17,917.77	\$13,282.46

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**

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Exhibit 8

**ASSET CASES**

**Case No.:** 22-51030-AEC  
**Case Name:** BLIZZARD, CHARLES MICHAEL  
**For the Period Ending:** 6/13/2025

**Trustee Name:** Walter W. Kelley  
**Date Filed (f) or Converted (c):** 09/07/2022 (f)  
**\$341(a) Meeting Date:** 10/03/2022  
**Claims Bar Date:** 05/02/2024

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	Electronics	\$500.00	\$0.00	\$0.00	FA
2	12 gauge shotgun & pistol	\$200.00	\$0.00	\$0.00	FA
3	Clothes	\$200.00	\$0.00	\$0.00	FA
4	Jewelry	\$200.00	\$0.00	\$0.00	FA
5	Puppy	Unknown	\$0.00	\$0.00	FA
6	Funds in wife's bank account	\$4,000.00	\$0.00	\$0.00	FA
7	Checking Account Midsouth Community Federal Credit Union	\$242.00	\$0.00	\$0.00	FA
8	Savings Account Midsouth Community Federal Credit Union	\$47.00	\$0.00	\$0.00	FA
9	Right to receive monthly social security benefits	\$1,950.00	\$0.00	\$0.00	FA
10	Term life policy with Primerica spou	Unknown	\$0.00	\$0.00	FA
11	Long term care pollicy with Bankers Life	Unknown	\$0.00	\$0.00	FA
12	Transfer to wife: 98 Cotswold Dr., Forsyth, GA (u)	\$0.00	\$10,000.00	\$0.00	FA
13	Property tax credit (u)	\$66.43	\$66.43	\$66.43	FA
14	108 Cotswold Drive, Forsyth, GA (u)	\$0.00	\$30,000.00	\$34,100.00	FA

**TOTALS (Excluding unknown value)**\$7,405.43\$40,066.43\$34,166.43**Gross Value of Remaining Assets**\$0.00**Major Activities affecting case closing:**

04/17/2025 Checks signed today. Await -0- balance then TDR.  
01/21/2025 TFR signed today.  
12/02/2024 TFRR  
10/15/2024 Reviewed email from MCDR with list of Seller's Closing Documents.  
10/09/2024 Lot sold. Report of Sale to be done upon receipt of proceeds.  
10/09/2024 Prepare Fee Application for KL  
09/19/2024 Reviewed and signed Contract for Sale of Real Property at 108 Cotswold Drive, Forsyth, Georgia 31029. Closing is before Friday, October 18, 2024.  
Purchase price is \$34,100 inclusive of the buyer's commission.

## ASSET CASES

Case No.: 22-51030-AEC  
Case Name: BLIZZARD, CHARLES MICHAEL  
For the Period Ending: 6/13/2025

Trustee Name: Walter W. Kelley  
Date Filed (f) or Converted (c): 09/07/2022 (f)  
§341(a) Meeting Date: 10/03/2022  
Claims Bar Date: 05/02/2024

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
08/30/2024	To be auctioned off September 18, 2024.				
02/21/2024	Judy T. Blizzard QCD, Trustee Grantee and PT-61 efiled. See documents under Real Estate.				
01/18/2024	Paid by Judy Blizzard. ad valorem taxes for 2022 and 2023 lot @108 Cotswold. \$338 was paid on December 2023.				
01/18/2024	Ask transferee to sign q/c/d to WWK to avoid A.P.				
09/05/2023	bPO done. Needs to be sold.				
09/05/2023	File Motion to Sell				
03/15/2023	Auctioneer has been employed to determine value of real estate.				
01/24/2023	MMan to inspect lot.				
10/11/2022	See Deed of Gift from debtor to wife recorded 5/15/2020 with -0- transfer tax paid. See attached qpublic information. Determine if any value to the property transferred.				

Initial Projected Date Of Final Report (TFR): 10/09/2024

Current Projected Date Of Final Report (TFR): 10/09/2026

/s/ WALTER W. KELLEY

WALTER W. KELLEY

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 22-51030-AEC  
Case Name: BLIZZARD, CHARLES MICHAEL  
Primary Taxpayer ID #: \*\*\_\*\*\*7010  
Co-Debtor Taxpayer ID #:

Trustee Name: Walter W. Kelley  
Bank Name: Veritex Community Bank  
Checking Acct #: \*\*\*\*\*3001  
Account Title: Charles Michael Blizzard, Debtor.  
Walter W. Kelley, Trustee, Case No.  
22-51030

For Period Beginning: 9/7/2022  
For Period Ending: 6/13/2025

Blanket bond (per case limit): \$3,500,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
10/22/2024		Moore, Clarke DuVall & Rodgers, P.C.	Net sale proceeds per Order of 3/6/2024 (#32)	*	\$29,242.25		\$29,242.25
	{14}		Gross sale proceeds \$34,100.00	1210-000			\$29,242.25
	{13}		2024 County taxes adjustment \$66.43	1290-000			\$29,242.25
			2024 County taxes \$(324.18)	2820-000			\$29,242.25
			Wiregrass Auction Group, Inc. fees \$(3,100.00)	3610-000			\$29,242.25
			Wiregrass Auction Group, Inc. expenses \$(1,500.00)	3992-000			\$29,242.25
11/21/2024	1001	KELLEY & LOVETT, P.C.	Attorney for Trustee fees and expenses per Order of 11/21/2024 (43)	*		\$11,073.97	\$18,168.28
			Kelley & Lovett fees \$(11,000.00)	3110-000			\$18,168.28
			Kelley & Lovett expenses \$(73.97)	3120-000			\$18,168.28
12/06/2024	1002	Georgia Department of Revenue	Income taxes due per Order 12/6/2024 (#46)	2820-000		\$9.00	\$18,159.28
04/17/2025	1003	Garland, Williams & Associates, P.C.	Claim #: ; Amount Claimed: 675.00; Amount Allowed: 675.00; Account Number: ; Distribution Dividend: 100.00;	3410-000		\$675.00	\$17,484.28
04/17/2025	1004	Walter W. Kelley	Trustee Compensation	2100-000		\$4,166.64	\$13,317.64
04/17/2025	1005	Walter W. Kelley	Trustee Expenses	2200-000		\$35.18	\$13,282.46
04/17/2025	1006	Discover Bank	Claim #: 1; Amount Claimed: 11,574.67; Amount Allowed: 11,574.67; Account Number: 3619; Distribution Dividend: 74.13;	7100-000		\$8,580.31	\$4,702.15
04/17/2025	1007	Midland Credit Management, Inc.	Claim #: 2; Amount Claimed: 689.53; Amount Allowed: 689.53; Account Number: ; Distribution Dividend: 74.13;	7100-000		\$511.15	\$4,191.00
04/17/2025	1008	Midland Credit Management, Inc.	Claim #: 3; Amount Claimed: 927.54; Amount Allowed: 927.54; Account Number: ; Distribution Dividend: 74.13;	7100-000		\$687.59	\$3,503.41
04/17/2025	1009	Midland Credit Management, Inc.	Claim #: 4; Amount Claimed: 964.93; Amount Allowed: 964.93; Account Number: ; Distribution Dividend: 74.13;	7100-000		\$715.30	\$2,788.11

SUBTOTALS \$29,242.25 \$26,454.14

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 22-51030-AEC  
Case Name: BLIZZARD, CHARLES MICHAEL  
Primary Taxpayer ID #: \*\*\_\*\*\*7010  
Co-Debtor Taxpayer ID #:

Trustee Name: Walter W. Kelley  
Bank Name: Veritex Community Bank  
Checking Acct #: \*\*\*\*\*3001  
Account Title: Charles Michael Blizzard, Debtor.  
Walter W. Kelley, Trustee, Case No.  
22-51030

For Period Beginning: 9/7/2022  
For Period Ending: 6/13/2025

Blanket bond (per case limit): \$3,500,000.00  
Separate bond (if applicable):

For Period Ending:			Separate Data (Supplemental):				
1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/17/2025	1010	Republic Finance, LLC	Claim #: 5; Amount Claimed: 3,761.10; Amount Allowed: 3,761.10; Account Number: ; Distribution Dividend: 74.13;	7100-000		\$2,788.11	\$0.00

<b>TOTALS:</b>	\$29,242.25	\$29,242.25	\$0.00
<b>Less: Bank transfers/CDs</b>	\$0.00	\$0.00	
<b>Subtotal</b>	\$29,242.25	\$29,242.25	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$29,242.25	\$29,242.25	

**For the period of 9/7/2022 to 6/13/2025**

Total Compensable Receipts:	\$34,166.43
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$34,166.43
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$34,166.43
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$34,166.43
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 10/03/2024 to 6/13/2025**

Total Compensable Receipts:	\$34,166.43
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$34,166.43
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$34,166.43
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$34,166.43
Total Internal/Transfer Disbursements:	\$0.00



FORM 2  
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 22-51030-AEC  
Case Name: BLIZZARD, CHARLES MICHAEL  
Primary Taxpayer ID #: \*\*\_\*\*\*7010  
Co-Debtor Taxpayer ID #:

Trustee Name: Walter W. Kelley  
Bank Name: Veritex Community Bank  
Checking Acct #: \*\*\*\*\*3001  
Account Title: Charles Michael Blizzard, Debtor,  
Walter W. Kelley, Trustee, Case No.  
22-51030  
Blanket bond (per case limit): \$3,500,000.00  
Separate bond (if applicable):

For Period Beginning: 9/7/2022  
For Period Ending: 6/13/2025

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$29,242.25

\$29,242.25

\$0.00

For the period of 9/7/2022 to 6/13/2025

Total Compensable Receipts: \$34,166.43  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$34,166.43  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$34,166.43  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$34,166.43  
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 09/07/2022 to 6/13/2025

Total Compensable Receipts: \$34,166.43  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$34,166.43  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$34,166.43  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$34,166.43  
Total Internal/Transfer Disbursements: \$0.00

/s/ WALTER W. KELLEY

WALTER W. KELLEY